

SERFF Tracking Number:	NALF-125963513	State:	Arkansas
Filing Company:	National Life Insurance Company	State Tracking Number:	41259
Company Tracking Number:	0140(0199)		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Informational Filing - Aircraft Limitation Riders		
Project Name/Number:	/		

Filing at a Glance

Company: National Life Insurance Company

Product Name: Informational Filing - Aircraft Limitation Riders SERFF Tr Num: NALF-125963513 State: ArkansasLH

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 41259

Sub-TOI: L08.000 Life - Other

Co Tr Num: 0140(0199)

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Susan Carey, Laurie Trombly, Michelle Goodwin, Susan Freedom

Disposition Date: 01/07/2009

Date Submitted: 12/24/2008

Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 12/18/2008

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 01/07/2009

State Status Changed: 01/07/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This informational filing is a request for permission to use two previously approved riders with previously approved policies within our portfolio that currently do not have use of the riders. The form numbers and approval dates are indicated on the cover letter attached to this filing.

SERFF Tracking Number:	NALF-125963513	State:	Arkansas
Filing Company:	National Life Insurance Company	State Tracking Number:	41259
Company Tracking Number:	0140(0199)		
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Product Name:	Informational Filing - Aircraft Limitation Riders		
Project Name/Number:	/		

Company and Contact

Filing Contact Information

Susan Freedom, Policy Forms Business Analyst	SPfreedom@NationalLife.com
One National Life Drive	(802) 229-7387 [Phone]
Montpelier, VT 05604	(802) 229-3743[FAX]

Filing Company Information

National Life Insurance Company	CoCode: 66680	State of Domicile: Vermont
One National Life Drive	Group Code: -99	Company Type:
Montpelier, VT 05604	Group Name:	State ID Number:
(802) 229-3333 ext. [Phone]	FEIN Number: 03-0144090	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	\$50 per form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Life Insurance Company	\$100.00	12/24/2008	24708406

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		01/07/2009	01/07/2009

<i>SERFF Tracking Number:</i>	<i>NALF-125963513</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41259</i>
<i>Company Tracking Number:</i>	<i>0140(0199)</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Informational Filing - Aircraft Limitation Riders</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 01/07/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	NALF-125963513	State:	Arkansas
Filing Company:	National Life Insurance Company	State Tracking Number:	41259
Company Tracking Number:	0140(0199)		
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Supporting Document	Aircraft Limitation Rider		Yes
Supporting Document	Aircraft Limitation Rider - Military		Yes

<i>SERFF Tracking Number:</i>	<i>NALF-125963513</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>0140(0199)</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Informational Filing - Aircraft Limitation Riders</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: NALF-125963513 State: Arkansas
Filing Company: National Life Insurance Company State Tracking Number: 41259
Company Tracking Number: 0140(0199)
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Informational Filing - Aircraft Limitation Riders
Project Name/Number: /

Supporting Document Schedules

Review Status:
Satisfied -Name: Cover Letter 12/24/2008
Comments:
Attachment:
AR Cover Letter.pdf

Review Status:
Satisfied -Name: Aircraft Limitation Rider 12/24/2008
Comments:
Attachment:
ALR.pdf

Review Status:
Satisfied -Name: Aircraft Limitation Rider - Military 12/24/2008
Comments:
Attachment:
ALRM.pdf



December 24, 2008

Director, Life & Health Division
Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

RE: **Extending Use of Previously Approved Riders**

National Life Insurance Company
NAIC No. 0634-66680
FEIN No. 03-0144090

To Whom It May Concern:

Today we write to ask for permission to use two previously approved riders with approved policies within our portfolio that do not currently have the use of the riders.

The form numbers, names, and approval dates of the riders are:

0140(0199)	Aircraft Limitation Rider	06/17/1999
0141(0199)	Aircraft Limitation Rider – Military	06/17/1999

The previously approved policies that we would like to use the above riders with are identified in the chart below:

28-86	Term Policy with Premium Adjustment Provision	05/22/1986
8385AR(0606)	Indexed Flexible Premium Adjustable Benefit Life Insurance	01/09/2007
8386AR(0606)	Indexed Flexible Premium Adjustable Benefit Life Insurance (Unisex)	01/09/2007

The Aircraft Limitation Riders will be used in very specific situations when an insured is operating, riding in or traveling in an aircraft. The Military version of these riders, form 0141(0199), includes the modifier “in use by the military forces of any country” in item 1 of the opening paragraph. No premiums are charged for these riders. Copies of the riders have been enclosed for your information.

We appreciate your consideration of this submission. If you have any questions regarding this submission, I may be reached by telephone (collect) at 802/229-7387, by E-mail at SPreedom@NationalLife.com, or by Fax at 802/229-3743.

Sincerely,

Susan C.B. Preedom
Policy Forms Business Analyst

AIRCRAFT LIMITATION RIDER

We, National Life Insurance Company, will not pay any death benefit under this policy or any benefits provided by any of its riders if the death of the Insured results from:

1. operating, riding in, or descending from any kind of aircraft on which the Insured is a pilot, officer, crew member, trainer or trainee or has any other duties; or
2. travel in or descent from any kind of aircraft, in use by the military forces of any country, that is transporting the Insured between two points either of which is outside the United States and the Dominion of Canada.

If death of the Insured results from any of the above events we will pay only the greater of:

1. an amount equal to:
 - a) the gross premiums paid on the policy; plus
 - b) any remaining dividends held; plus
 - c) the value of any dividend additions in force; less
 - d) the total of all dividends credited to this policy; less
 - e) any debt to us on this policy on the date the Insured died or, if default benefits are in effect on the date the Insured died, any debt to us on and any debt incurred after the date default benefits became effective; or
2. an amount equal to:
 - a) the reserve on this policy on the date the Insured died excluding the reserve for any rider to this policy; plus
 - b) any remaining dividends held; plus
 - c) the value of any dividend additions in force; less
 - d) any debt to us on this policy.

However, in no event shall the amount we pay be more than we would have paid if this rider were not attached.

Any policy issued in exchange for this policy shall contain a rider with provisions identical with those of this rider.

If this policy contains a War Limitation Rider and the death of the Insured makes that rider applicable, no payment will be made under this rider.

The policy provision Incontestability is amended by adding except for the conditions contained in the Aircraft Limitation Rider.

Signed for National Life Insurance Company at Montpelier, Vermont, as of the date of issue of this rider, by

A handwritten signature in black ink, appearing to read "Thomas A. Mahan". The signature is fluid and cursive, with a large, stylized initial "T" and a circular flourish at the end.

Chairman of the Board
and
Chief Executive Officer

AIRCRAFT LIMITATION RIDER - MILITARY

We, National Life Insurance Company, will not pay any death benefit under this policy or any benefits provided by any of its riders if the death of the Insured results from:

1. operating, riding in, or descending from any kind of aircraft, in use by the military forces of any country, on which the Insured is a pilot, officer, crew member, trainer or trainee or has any other duties; or
2. travel in or descent from any kind of aircraft, in use by the military forces of any country, that is transporting the Insured between two points either of which is outside the United States and the Dominion of Canada.

If death of the Insured results from any of the above events we will pay only the greater of:

1. an amount equal to:
 - a) the gross premiums paid on the policy; plus
 - b) any remaining dividends held; plus
 - c) the value of any dividend additions in force; less
 - d) the total of all dividends credited to this policy; less
 - e) any debt to us on this policy on the date the Insured died or, if default benefits are in effect on the date the Insured died, any debt to us on and any debt incurred after the date default benefits became effective; or
2. an amount equal to:
 - a) the reserve on this policy on the date the Insured died excluding the reserve for any rider to this policy; plus
 - b) any remaining dividends held; plus
 - c) the value of any dividend additions in force; less
 - d) any debt to us on this policy.

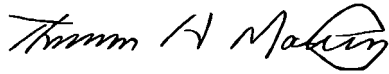
However, in no event shall the amount we pay be more than we would have paid if this rider were not attached.

Any policy issued in exchange for this policy shall contain a rider with provisions identical with those of this rider.

If this policy contains a War Limitation Rider and the death of the Insured makes that rider applicable, no payment will be made under this rider.

The policy provision Incontestability is amended by adding except for the conditions contained in the Aircraft Limitation Rider - Military.

Signed for National Life Insurance Company at Montpelier, Vermont, as of the date of issue of this rider, by

A handwritten signature in black ink, appearing to read "Thomas A. Mahan". The signature is fluid and cursive, with the first name "Thomas" written in a larger, more prominent script than the last name "Mahan".

Chairman of the Board
and
Chief Executive Officer